

What is claimed is:

1 A loan intermediary processing system that acts as
intermediary for a loan applicant and loan-providing
financial institutions, said the loan intermediary

5 processing system comprising:

a loan application receiving means for receiving a
loan application from said loan applicant,

a loan terms storing means for storing the terms of
loans from a plurality of financial institutions,

10 a financial institution selecting means for comparing
said loan application and the terms of the loan from each
financial institution and selecting the financial
institutions, the loan terms of which meet the application,

a loan application sending means for sending the loan
15 application of said loan applicant only to the financial
institutions selected by said financial institution
selecting means, and

an examination result summary presenting means for
receiving the examination result of said loan application
20 from each of said financial institutions, summing it the
examination result, and presenting the summary result to
said loan applicant.

2 The system according to Claim 1, wherein said system
further comprises a mortgage real estate value assessing

auxiliary means for generating auxiliary information to assess the real estate value of the mortgage real estate of the loan applicant.

3 The system according to Claim 1, wherein said loan
5 application sending means obtains only the information required by each financial institution from said loan application and sends it to each financial institution.

4 The system according to Claim 2, wherein said mortgage real estate assessing auxiliary means comprising:

10 a map data storing means comprised by relating land value information and urban planning drawing information on a plurality of locations with their position coordinates on a map,

a use zoning obtaining means for obtaining the use
15 zoning of the said location to be appraised from said urban planning drawing information if a location to be appraised has been specified on a map,

a comparative case retrieving means for retrieving comparative cases for the said location to be appraised
20 based on the use zoning obtained by this use zoning obtaining means, and

a standard land value computing means for computing the standard land value of said location to be appraised

based on the comparative cases retrieved by said comparative case retrieving means.

5 The system according to Claim 4, wherein said mortgage real estate value assessing auxiliary means further

5 comprises a publicly-assessed street value obtaining means for obtaining, based on said location to be appraised, the publicly-assessed street value of the streets with which the location at issue is in contact, and wherein

10 said comparative case retrieving means retrieves, in reference to said publicly-assessed street value, only the comparative cases whose difference from the said publicly-assessed street value is within a predetermined range.

6 The system according to Claim 4, wherein said comparative case retrieving means retrieves only the
15 comparative cases within a predetermined range in reference to said location to be appraised.

7 The system according to Claim 4, wherein said comparative case retrieving means searches comparative cases for a plurality of use zonings to be searched
20 including the use zoning obtained by said use zoning obtaining means, and retrieves the said comparative cases that have been searched being associated with respective use zonings.

8 The system according to Claim 4, wherein said standard
land value computing means computes the standard land value
of said location to be appraised using the comparative
cases retrieved by said comparative case retrieving means.

5 9 A loan intermediary processing method to act as
intermediary for a loan applicant and loan-providing
financial institutions, said loan intermediary processing
method comprising:

10 a loan application receiving step for receiving a loan
application from said loan applicant,

a loan terms storing step for storing the terms of
loans from a plurality of financial institutions,

a financial institution selecting step for comparing
said loan application and the terms of the loan from each
15 financial institution, and selecting the financial
institutions, the loan terms of which meet the application,

a loan application sending step for sending the loan
application of said loan applicant only to the financial
institutions selected in said financial institution

20 selecting process, and

an examination result summary presenting step for
receiving the examination results of said loan application
from said financial institutions, and summing them up, and
presenting the summary result to said loan applicant.

10 The method according to Claim 9, wherein said method further comprises a mortgage real estate value assessing auxiliary step for generating auxiliary information to assess the real estate value of the mortgage real estate of
5 the loan applicant, and sending said information to each financial institution.

11 The method according to Claim 9, wherein said loan application sending step obtains only the information required by each financial institution from said loan
10 application and sends said information to each financial institution.

12 The method according to Claim 10, wherein said mortgage real estate value assessing auxiliary step comprising:

15 a map data storing step for associating the land value information and the urban planning drawing information on a plurality of locations with their position coordinates on a map,

a use zoning obtaining step for obtaining the use
20 zoning of the said location to be appraised from said urban planning drawing information if a location to be appraised has been specified on a map,

a comparative case retrieving step for retrieving comparative cases for the said location to be appraised

based on the use zoning obtained in this use zoning
obtaining step, and

a standard land value computing step for computing the
standard land value of said location to be appraised based
5 on the comparative cases retrieved in said comparative case
retrieving step.

13 The method according to Claim 12, wherein said
mortgage real estate value assessing auxiliary step further
comprises a publicly-assessed street value obtaining step
10 for obtaining the publicly-assessed street value of the
streets with which the location at issue is in contact
based on said location to be appraised,

and wherein said comparative case retrieving step, in
reference to said publicly-assessed street value, retrieves
15 only the comparative cases whose difference from the said
publicly-assessed street value is within a predetermined
range.

14 The method according to Claim 12, wherein said
comparative case retrieving step retrieves only the
20 comparative cases within a predetermined range in reference
to said location to be appraised.

15 The method according to Claim 12, wherein said
comparative case retrieving step searches comparative cases
for a plurality of use zonings to searched including the

use zoning obtained in said use zoning obtaining step, and
retrieves said searched comparative cases being associated
with respective use zonings.

- 16 The method according to Claim 12, wherein said
- 5 standard land value computing step, using the comparative
cases retrieved in said comparative case retrieving step,
computes the standard land value of said location to be
appraised.